Appendix C

Domestic Insurance Companies by Line of Business in Washington 2005

Accident and health	C-1
Life-annuities	C-2
Life-insurance	
Property and casualty	
Title insurance	

State of Washington Office of Insurance Commissioner 2005 Washington Market Share and Loss Ratio Line of Business: Accident and Health

All Domestic Authorized Companies Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share (2)	Premiums Earned	Losses Incurred(3)	Loss Ratio	Enrollment(4)
Aetna Health Inc	47060	WA	HCSC	\$37,410	0.36%	\$37,411	\$36,234	96.85%	11,796
Arcadian Health Plan Inc	12151	WA	HCSC	\$4,393	0.04%	\$4,393	\$3,317	75.52%	1,375
Asuris Northwest Health	47350	WA	HCSC	\$80,668	0.04%	\$80,334	\$64,467	80.25%	31,677
Columbia United Providers Inc	47330	WA	HCSC	\$69,145	0.77%	\$69,145	\$60,090	86.91%	35,764
	47047 47049	WA	HCSC						,
Community Health Plan of WA Dental Health Services				\$441,813	4.20%	\$441,813	\$380,074	86.03%	220,241
	47490	WA	HCSC	\$3,563	0.03%	\$0	\$1,551	0.00%	19,755
Farmers New World Life Ins Co	63177	WA	L&D	\$412	0.00%	\$412	\$215	52.05%	
Great Republic Life Ins Co	67482	WA	L&D	\$2,778	0.03%	\$2,755	\$0	0.00%	
Great West Healthcare of WA Inc	47081	WA	HCSC	\$2,452	0.02%	\$2,452	\$2,658	108.38%	222
Group Health Options Inc	47055	WA	HCSC	\$394,167	3.75%	\$394,167	\$342,369	86.86%	116,331
Group HIth Cooperative	95672	WA	HMO	\$1,647,140	15.67%	\$1,647,140	\$1,851,283	112.39%	417,614
KPS Health Plans	53872	WA	HCSC	\$143,272	1.36%	\$143,272	\$117,063	81.71%	43,271
Lifewise Assur Co	94188	WA	L&D	\$16,216	0.15%	\$15,972	\$8,525	53.37%	
LifeWise Health Plan of WA	52633	WA	HCSC	\$156,686	1.49%	\$155,648	\$119,334	76.67%	83,829
Molina Healthcare of WA Inc	96270	WA	HMO	\$590,241	5.62%	\$593,583	\$491,125	82.74%	284,821
North Coast Life Ins Co	67059	WA	L&D	\$0	0.00%	\$0	\$0	48.57%	
Pacific Visioncare WA Inc	47100	WA	HCSC	\$309	0.00%	\$309	\$203	65.58%	4,744
Pacificare of WA Inc	48038	WA	HCSC	\$494,845	4.71%	\$494,845	\$400,111	80.86%	68,816
Premera Blue Cross	47570	WA	HCSC	\$1,994,415	18.98%	\$1,970,512	\$1,619,578	82.19%	656,905
Regence Blue Shield	53902	WA	HCSC	\$1,762,119	16.77%	\$1,757,774	\$1,357,856	77.25%	868,026
RegenceCare	95648	WA	HMO	\$569	0.01%	\$586	(\$525)	-89.53%	
Symetra Life Ins Co	68608	WA	L&D	\$32,861	0.31%	\$32,854	\$14,508	44.16%	
Timber Products Manufacturers Trust	12239	WA	MĒŴĀ	\$7,371	0.07%	\$7,381	\$5,477	74.20%	2,857
Unigard Ins Co	25747	WA	P&C	\$0	0.00%	\$0	\$0	0.00%	
Vision Service Plan	47317	WA	HCSC	\$21,028	0.20%	\$21,028	\$17,470	83.08%	486,911
Washington Dental Service	47341	WA	HCSC	\$342,440	3.26%	\$341,327	\$301,351	88.29%	844,183
Willamette Dental of WA Inc	47050	WA	HCSC	\$21,285	0.20%	\$21,285	\$19,134	89.90%	68,525
Totals (Loss Ratio is average)(5)				\$8,267,598	78.68%	\$8,236,399	\$7,213,468	87.58%	4,267,663

⁽¹⁾L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal, MEWA=Multiple Employer Welfare Arrangement

⁽²⁾ Market Share is based on all authorized Washington companies' written premiums.

⁽³⁾Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

⁽⁴⁾ Enrollment only provided by companies filing the NAIC Health blank.

⁽⁵⁾Totals do not represent all health coverage in Washington.

State of Washington

Office of Insurance Commissioner 2005 Washington Market Share Line of Business: Life - Annuities

All Domestic Authorized Companies Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Farmers New World Life Ins Co	63177	WA	\$8,352	\$0	\$0	\$0	\$8,352	0.27%
North Coast Life Ins Co	67059	WA	\$812	\$0	\$0	\$0	\$812	0.03%
Symetra Life Ins Co	68608	WA	\$27,388	\$0	\$1,773	\$0	\$29,162	0.95%
Western United Life Assur Co	77925	WA	\$36,289	\$0	\$0	\$0	\$36,289	1.18%
	Totals		\$72,841	\$0	\$1,773	\$0	\$74,615	2.43%

⁽¹⁾Market Share is based on all authorized Washington companies' written premiums.

State of Washington Office of Insurance Commissioner 2005 Washington Market Share Line of Business: Life - Life Insurance

All Domestic Authorized Companies Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share(1)
Farmers New World Life Ins Co	63177	WA	\$28,315	\$0	\$0	\$0	\$28,315	1.35%
Great Republic Life Ins Co	67482	WA	\$52	\$0	\$0	\$0	\$52	0.00%
Industrial Alliance Pacific US Branc	84514	WA	\$516	\$0	\$0	\$0	\$516	0.02%
Lifewise Assur Co	94188	WA	\$35	\$0	\$9,643	\$0	\$9,678	0.46%
North Coast Life Ins Co	67059	WA	\$463	\$0	\$0	\$0	\$463	0.02%
Pemco Life Ins Co	71803	WA	\$2,635	\$144	\$96	\$0	\$2,875	0.14%
Symetra Life Ins Co	68608	WA	\$17,251	\$0	\$2,893	\$0	\$20,144	0.96%
Symetra Natl Life Ins Co	90581	WA	\$62	\$0	\$0	\$0	\$62	0.00%
Western United Life Assur Co	77925	WA	\$455	\$0	\$0	\$0	\$455	0.02%
	Totals		\$49,784	\$144	\$12,632	\$0	\$62,560	2.98%

⁽¹⁾ Market Share is based on all authorized Washington companies' written premiums.

State of Washington

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

All Domestic Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

Company Name		NAIC Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Commonwealth Ins Co Of Amer	•	10220	WA	\$8,959	0.11%	\$9,293	\$4,939	53.15%
Contractors Bonding & Ins Co		37206	WA	\$28,579	0.36%	\$27,558	\$4,516	16.39%
Enumclaw Prop & Cas Ins Co		11232	WA	\$17,238	0.22%	\$14,813	\$8,118	54.80%
Farmers Ins Co Of WA		21644	WA	\$515,899	6.54%	\$506,870	\$299,523	59.09%
First Natl Ins Co Of Amer		24724	WA	\$19,243	0.24%	\$17,576	\$7,941	45.18%
Fraternal Beneficial Assoc		29360	WA	\$58	0.00%	\$58	\$0	0.35%
General Ins Co Of Amer		24732	WA	\$57,912	0.73%	\$60,877	(\$46,661)	(76.65)%
Grange Ins Assn		22101	WA	\$58,408	0.74%	\$57,756	\$32,285	55.90%
Mutual Of Enumclaw Ins Co		14761	WA	\$172,339	2.19%	\$171,030	\$68,510	40.06%
National Merit Ins Co		39004	WA	\$14,418	0.18%	\$15,629	\$8,838	56.55%
Northwest Dentists Ins Co		32417	WA	\$4,282	0.05%	\$4,199	\$2,236	53.26%
Pemco Ins Co		18805	WA	\$77,064	0.98%	\$79,076	\$48,164	60.91%
Pemco Mut Ins Co		24341	WA	\$246,200	3.12%	\$248,665	\$123,112	49.51%
Physicians Ins A Mut Co		40738	WA	\$93,540	1.19%	\$94,151	\$38,936	41.35%
Red Shield Ins Co		41580	WA	\$4,447	0.06%	\$4,284	\$1,011	23.61%
Rocky Mountain Fire & Cas Co		22128	WA	\$12,056	0.15%	\$12,113	\$7,282	60.11%
Safeco Ins Co Of Amer		24740	WA	\$180,564	2.29%	\$182,767	\$128,545	70.33%
Safeco Surplus Lines Ins Co		11100	WA	\$0	0.00%	\$0	\$0	0.00%
Unigard Ind Co		25798	WA	\$17,084	0.22%	\$18,354	\$4,231	23.05%
Unigard Ins Co		25747	WA	\$71,619	0.91%	\$70,897	\$30,275	42.70%
Unigard Pacific Ins Co		11096	WA	\$0	0.00%	\$0	(\$20)	0.00%
Washington Cas Co		42510	WA	\$9,336	0.12%	\$7,910	(\$2,206)	(27.89)%
Western Professional Ins Co		10942	WA	\$746	0.01%	\$746	(\$989)	(132.49)%
	Totals (Loss Ratio is average)			\$1,609,991	20.42%	\$1,604,622	\$768,587	47.90%

⁽¹⁾ Market Share is based on all authorized Washington companies' written premiums.

⁽²⁾ Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

All Domestic Authorized Companies Zero Premium Companies Excluded

Line of Business: Title

Company Name	NAIC Code	Dom	Premiums Written	Market Share (1)	Premiums Earned	Losses Incurred	Loss Ratio(2)
Pacific NW Title Ins Co Inc	50970	WA	\$34,273	10.64%	\$33,654	\$689	2.05%
Totals (Loss Ratio is average)			\$34,273	10.64%	\$33,654	\$689	2.05%

⁽¹⁾Market Share is based on all authorized Washington companies' written premiums.